



Nevada Health Link Update

*Your Guide to the New Nevada Health Link and
the Upcoming Open Enrollment Period*





Introduction from Bruce Gilbert, Nevada Health Link Executive Director

If there's one word I've used to describe Nevada Health Link and our work leading up to the second open enrollment period, it is "encouraging." As our brand promise states, Nevada Health Link is here to connect Nevadans with health insurance, and I'm confident that we will successfully provide our citizens with the tools they need to obtain quality, income-based health coverage this period. A positive, successful open enrollment is our lodestone, our north star, and virtually every decision we have made and executed has been done with this focus in mind.

This kit serves two purposes. First, you need to know what's new from Nevada Health Link. Improvements to the system (Nevada Health Link will utilize HealthCare.gov for the upcoming open enrollment period), innovative and consumer-focused programs to get in-person assistance, and a host of new, helpful tools are available. Second, you need to know the basics of "how it all works" this year. Provided here is all that and more.

Nevada Health Link is made for Nevadans, by Nevadans. I ask you – our media, community, health care and government partners – to join us in helping spread the word about Nevada Health Link and the importance of connecting our people with the health insurance they and their families need to remain healthy, happy and covered.

Highlights from the First Enrollment Period

36,827 qualified health plan (QHP) enrollments (as of 6/7/14)

30,595 dental plan enrollments (as of 6/7/14)

159,093 applications sent to Medicaid (as of 6/7/14)

Upcoming/Second Open Enrollment

November 15, 2014-February 15, 2015

A Preview of Plan Year 2015 Open Enrollment – What’s New. What’s Different.

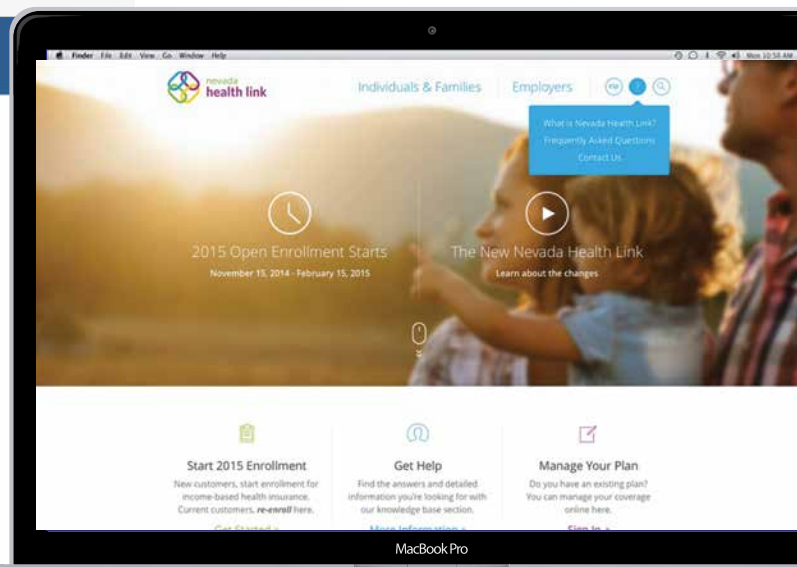
With a keen focus on connecting Nevadans with the tools and resources they need to successfully enroll in income-based health coverage, Nevada Health Link has made a number of changes to improve both the enrollment process and the customer experience for Nevadans.

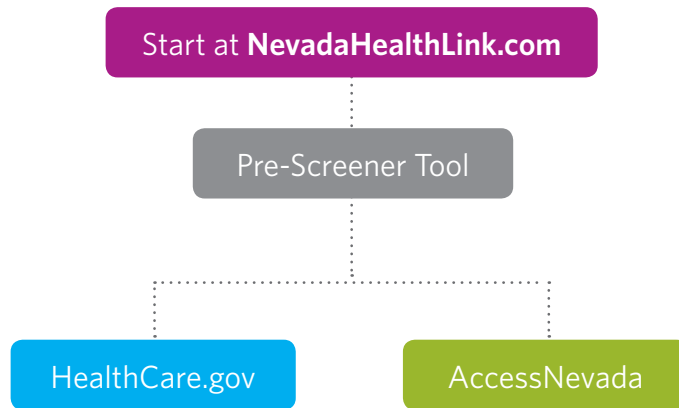
- The new NevadaHealthLink.com will feature a pre-screener tool, which will help Nevadans determine what they may be eligible for and link them directly to either HealthCare.gov for a Qualified Health Plan (QHP) or Access Nevada for Medicaid and Nevada Check Up (also known as CHIP, Nevada’s Children Health Insurance Program). A couple simple questions will be asked about a person’s household income and family details, which will help identify the type of coverage an individual or family may qualify for and direct them accordingly. No secure information will be captured or stored.
 - The new NevadaHealthLink.com will launch on November 3.
 - Access Nevada’s updated site (dwss.nv.gov) will launch on November 10.
 - The pre-screener tool will be available beginning November 15.
- Account creation and infrastructure will change as Nevada will use the eligibility and enrollment functions (the “back-end system”) provided at HealthCare.gov – this change is what classifies Nevada as a Federally Supported State-Based Marketplace (SSBM). We believe this tested system will be more reliable and allow Nevada Health Link to focus its efforts on consumer advocacy and assistance.
- All billing and payments will be handled directly by the insurance carriers for 2015 plans, which will help eliminate many of the challenges customers faced with 2014 plans.
- The Spanish-language website, EnlacedeSeguroMedicoNevada.com, is also slated to launch November 3. The site will feature the same tools and resources as its English counterpart.

The screenshot shows the 'Pre-screening' page of the Nevada Health Link website. It includes a header with the Nevada state logo and language options (English, Español). The main content area has a blue header with the title 'Pre-screening' and a sub-header 'State of Nevada'. Below this, there is a paragraph explaining the purpose of the tool: 'Thank you for using the pre-screening tool. Based on the answers you provide this tool will let you know if you or your family qualifies for free medical coverage or help from the federal government to reduce the cost of health insurance. **You are not enrolling at this time.**' A note states: 'You will be provided the opportunity to apply for all programs you may qualify for.' The 'Household Information' section contains several questions with radio button options for 'Yes' and 'No':

- * How many members are in your household (include yourself, your spouse and any individuals that you include on your tax return)? (Input field)
- * Are any members of your household pregnant? (Yes/No)
- * Do you have any children in your household under the age of 6? (Yes/No)
- * Do you have any children in your household between the ages of 6 and 19? (Yes/No)
- * What is the expected total household annual income for year 2014? (Input field)
- * Is anyone in your household receiving SSI, entitled to or enrolled in Medicare, or over 65 years of age? (Yes/No)

A blue 'NEXT' button is at the bottom right.

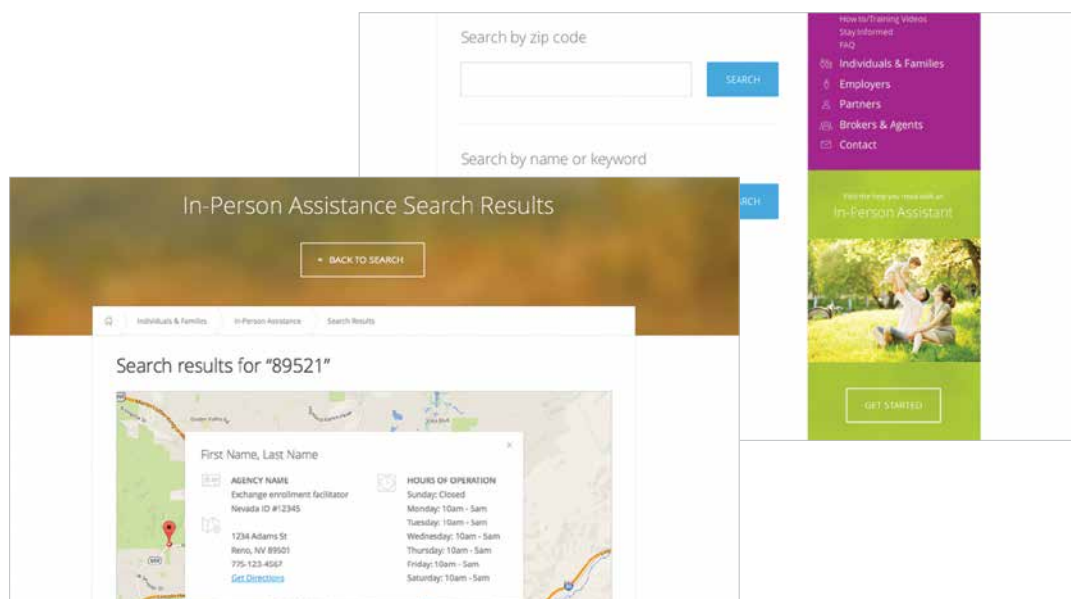




* Spanish-language path available through EnlacedeSeguroMedicoNevada.com

Providing access to in-person enrollment assistance is Nevada Health Link's top priority. As such, Nevada Health Link will be introducing even better online tools for Nevadans to get one-on-one help in signing up for health insurance, including:

- A zip code-based search, which will provide a Google map of where approved, in-person assisters (Navigator organizations, certified assisters and licensed brokers) are located throughout the state. Contact information for assisters will also be provided through this tool.
- A community events calendar, which will allow Nevadans to find the dates and times for enrollment events and activities happening in their areas throughout open enrollment.
- A comprehensive listing of all Navigator organizations and their contact information, hours of operation and links to their activities calendars.



Utilization of HealthCare.gov for eligibility and enrollment also includes:

- An account transfer process to Access Nevada for Medicaid/Nevada Check Up-eligible Nevadans starting November 15.
- Use of the Federal Call Center for customer support and QHP appeals.
- Access to the Federal Small Business Health Options Program (SHOP) for Nevada's small employers.

Utilization of Access Nevada for Eligibility and Enrollment in Medicaid/Nevada Check Up includes:

- An account transfer process to HealthCare.gov for QHP (qualified health plan)-eligible Nevadans starting November 15.
- Coordination of benefits with SNAP (Supplemental Nutrition Assistance Program) and TANF (Temporary Assistance for Needy Families).
- Nevada Check Up billing handled by Medicaid.

Additional NevadaHealthLink.com/EnlacedeSeguroMedicoNevada.com features include:

- Access to the Division of Insurance website for insurance regulation information.
- Access to the Secretary of State website to register to vote.
- Information for current Nevada Health Link customers to manage plans and re-enroll.
- Site search, FAQs and glossary of insurance terms.
- Comprehensive list of important contacts.

Re-Enrollment for Current Customers

Nevadans who have current health insurance plans through Nevada Health Link must re-enroll because of the system changes. They can begin re-enrolling on November 15, 2014, the first day of open enrollment.

- If they do not re-enroll, they will lose any financial help they are currently receiving for their health insurance.
- If they do not re-enroll, they will be auto-renewed into a health insurance plan for 2015 that does not offer financial help.
- To be sure any financial help continues starting January 1, 2015, they must re-enroll and make their payments by December 15, 2014.
- They can get personal assistance re-enrolling by contacting:
 - Licensed Insurance Brokers
 - Certified Navigator Organizations and Assistors
 - Their Current Carriers

NOTE: Current customers who would like to remain with their current insurance company are encouraged to call the carrier for direct enrollment.

For more information about re-enrollment, please visit **info.NevadaHealthLink.com/re-enroll**. The in-person assistance search tool will be available at **NevadaHealthLink.com/gethelp** starting November 3.

NOTE: Open enrollment does not apply to Medicaid and Nevada Check Up recipients. However, a redetermination of eligibility will be required by individuals/families on an annual basis. This redetermination process is initiated by the Division of Welfare and Supportive Services (DWSS) and will be forwarded to the mailing address in the DWSS system and is based on the date of your initial determination.

What does a Federally Supported State-Based Exchange Marketplace mean to Nevada?

This chart shows Nevada's roles and responsibilities in a Federally Supported State-Based Marketplace versus a State-Based Marketplace, the model in place for 2013 open enrollment.

	Health Insurance Plan Certification (performed by Nevada Division of Insurance)	Health Insurance Plan Management (jointly by Nevada Health Link and the Nevada Division of Insurance)	In-Person Assistance Program [including utilization of Exchange Enrollment Facilitators (EEFs) for outreach, education & enrollment events/activities]	Marketing and Consumer Outreach	Eligibility and Enrollment Infrastructure	Billing and Payment
State-Based Marketplace (2013-2014)	✓	✓	✓	✓	✓	✓
Federally Supported State-Based Marketplace (2014-2015)	✓	✓	✓	✓	Will utilize HealthCare.gov	Handled by Insurance Carriers

Consumer Assistance Information – How to Start. How to Get Help.

Nevadans can start enrolling on November 15, 2014 by:

- Visiting NevadaHealthLink.com if you:
 - Need to determine what kind of income-based coverage you qualify for by using the pre-screener tool.
 - Need to find in-person enrollment assistance.
 - Need other information about health insurance and the Affordable Care Act (ACA).
- Visiting HealthCare.gov (to enroll in income-based, qualified health insurance plans).
- Visiting Access Nevada (to apply for Medicaid and/or Nevada Check Up) at www.dwss.nv.gov.
- Getting in-person enrollment assistance from a Navigator organization, certified assister or licensed broker.
- Enrolling directly through participating health insurance carriers.

In addition to the many in-person assistance tools available to Nevadans, the following phone/email contact information will be available for consumers:

For Qualified Health Plans:

2014 Plans (if you previously purchased health insurance through Nevada Health Link)

- 1-855-7NVLINK (855-768-5465)
- CustomerSupport@nevadahealthlink.com

2015 Plans (for plans purchased starting November 15, 2014)

- Individuals/Families: 1-800-318-2596
- SHOP (Businesses): 1-800-706-7893

For Access Nevada (Medicaid/Nevada Check Up)

- <https://dwss.nv.gov/>
- 1-877-543-7669
- Click "Contact Us" on left menu for local numbers

Navigator Organizations staffed by Certified Assistors:

- Ramirez Group - Statewide
702-530-5249
- Nevada Primary Care Association -
Northern Nevada
775-887-0417
- Consumer Assistance and Resource Enterprise
(CARE) - Southern Nevada
702-836-9033

Glossary of Terms
QHP – Qualified Health Plan
CHIP – Nevada’s Children Health Insurance Program, also known as Nevada Check Up
SNAP – Nevada’s Supplemental Nutrition Assistance Program
TANF – Nevada’s Temporary Assistance for Needy Families Program

Media Inquiries:

775-687-9934
tfklimas@exchange.nv.gov

